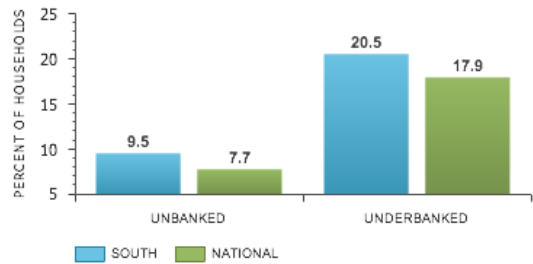


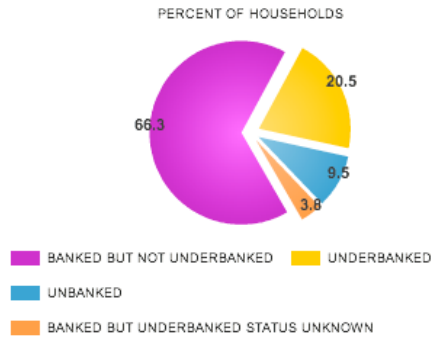
UNITED STATES / SOUTH REGION

UNBANKED/UNDERBANKED HOUSEHOLDS: SOUTH REGION COMPARED TO U.S.



Differences may or may not be statistically significant. Refer to [South Region](#) and [National](#) Summary Tables for more data details and notes.

BANKING STATUS OF HOUSEHOLDS: SOUTH REGION



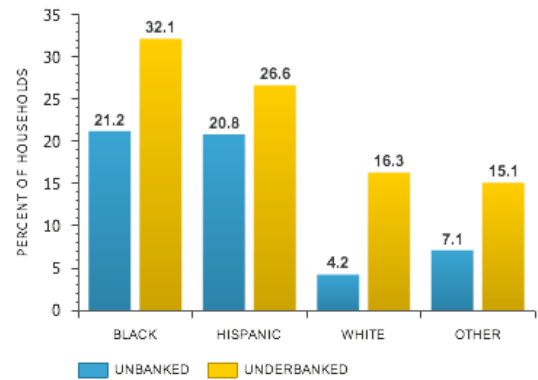
Differences may or may not be statistically significant. Refer to [South Region](#) Summary Table for more data details and notes.

SOUTH REGION

[Download South Region Summary Table](#)

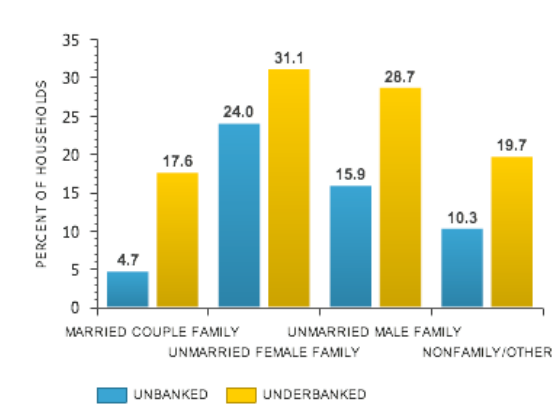
- 9.5% of all households in the South (an estimated 4,164,000 households) are unbanked.
 - 22.6% of households with an annual income of \$30,000 or less are unbanked.
 - 20.8% of Hispanic, 21.2% of Black and 7.1% of other minority households are unbanked.
- 20.5% of all households (an estimated 9,000,000 households) are underbanked. In addition, 3.8% of households (an estimated 1,675,000 households) may be underbanked, but their use of alternative financial services is unknown.
 - 25.4% of households with an annual income of \$30,000 or less are underbanked.
 - 26.6% of Hispanic, 32.1% of Black, and 15.1% of other minority households are underbanked.

UNBANKED/UNDERBANKED HOUSEHOLDS BY RACE AND ETHNICITY: SOUTH REGION



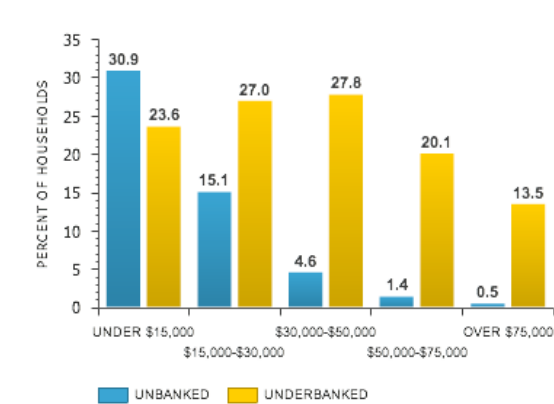
Differences may or may not be statistically significant. Refer to [South Region](#) Summary Table for more data details and notes.

UNBANKED/UNDERBANKED HOUSEHOLDS BY HOUSEHOLD TYPE: SOUTH REGION



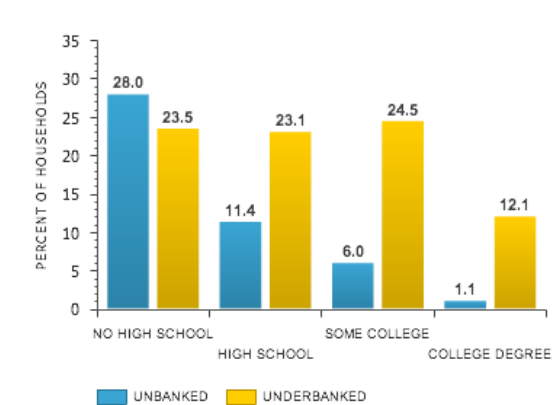
Differences may or may not be statistically significant. Refer to [South Region Summary Table](#) for more data details and notes.

UNBANKED/UNDERBANKED HOUSEHOLDS BY INCOME: SOUTH REGION



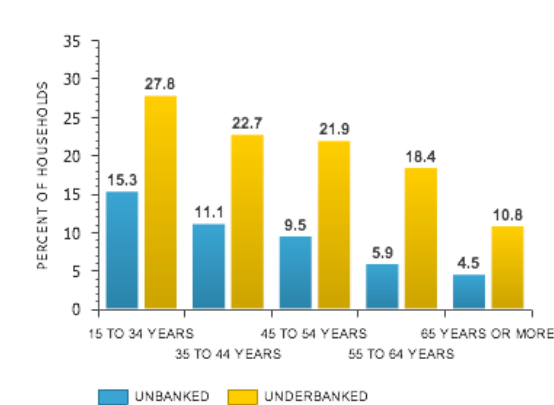
Differences may or may not be statistically significant. Refer to [South Region Summary Table](#) for more data details and notes.

UNBANKED/UNDERBANKED HOUSEHOLDS BY EDUCATIONAL LEVEL: SOUTH REGION



Differences may or may not be statistically significant. Refer to [South Region Summary Table](#) for more data details and notes.

UNBANKED/UNDERBANKED HOUSEHOLDS BY AGE: SOUTH REGION



Differences may or may not be statistically significant. Refer to [South Region Summary Table](#) for more data details and notes.

Households are identified as unbanked if they answered “no” to the question, “Do you or does anyone in your household currently have a checking or savings account?” Underbanked households are defined as those that have a checking or savings account but rely on alternative financial services. Specifically, underbanked households have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements, or pawn shops at least once or twice a year or refund anticipation loans at least once in the past five years.

The demographic characteristics of a household are taken to be those of the owner or renter of the home (i.e., “householder”), unless the demographic characteristic is one defined at the household level, such as income or household type.

Refer to Appendix D of the full report, [FDIC Technical Notes](#) for definitions of race/ethnicity, family household, and other terms used in this table.

Differences within groups may or may not be statistically significant.

Figures do not always reconcile to totals because of the rounding of household weights to represent the population totals.

The U.S. Census Bureau classifies the United States into four regions (Northeast, Midwest, South, and West). The South region comprises Mississippi, District of Columbia, Georgia, Kentucky, Texas, Alabama, South Carolina, Arkansas, Tennessee, Oklahoma, Louisiana, North Carolina, Florida, West Virginia, Delaware, Maryland and Virginia.

For questions about the FDIC National Survey of Unbanked and Underbanked Households, please contact householdsurvey@fdic.gov